

MEDIGAP COMPARISON

All Medicare supplemental insurance includes the following basic (core) benefits:

- Medicare Part A copayment for days 61-90 (\$210 per day in 2003) and days 91-150 (\$420 per day in 2003) of a hospital stay.
- 100% of the cost of up to 365 more days of a hospital stay during your lifetime after you use up all Medicare hospital benefits.
- Copayment for Medicare Part B services after you meet the \$100 yearly deductible (in 2003)
- First three pints of blood or equal amounts of packed red blood cells per calendar year, unless this blood is replaced.

Use the chart below to compare your current coverage and expense to the coverage you are considering. Check the benefits you currently have and those that will be provided in the coverage you are considering.

MEDIGAP EXTRA BENEFITS	Your Current Coverage	Coverage You Are Considering
Skilled Nursing Coinsurance: Up to \$105 a day (in 2003) for days 21-100 in a skilled nursing facility.		
Medicare Part A Hospital Deductible: \$840 for days 1-60 of a hospital stay (in 2003).		
Medicare Part B Yearly Deductible: \$100 per year in 2003		
Medicare Part B Excess Charge: The difference between your doctor's actual charge and Medicare's approved amount if your doctor does not accept assignment.		
Foreign Travel Emergency: 80% of the cost of emergency care during the first 60 days of each trip (after the \$250 deductible and up to \$50,000 in your lifetime).		
At-Home Recovery: The cost of at-home help with daily activities like bathing and dressing if you are already getting Medicare-covered home health visits. Up to 8 weeks of at-home help after skilled nursing care is no longer needed. Pays up to \$40 each visit and \$1,600 each year.		
Prescription Drugs: 50% of the drug costs that Medicare doesn't cover (after you pay a \$250 per year deductible). Pays up to \$1,250 each year under Plans H and I and \$3,000 each year under Plan J.		
Preventive Care: Up to \$120 each year for routine check ups, serum cholesterol screening, hearing tests, diabetes screening, and thyroid function tests, for example.		
Premium Cost:		

Before you make a Medicare choice, you'll need to do some homework and ask yourself some questions:

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| * What's important to you in a Medicare Plan? | * Will the plan you choose meet your needs? |
| * How much will you have to pay for your health care? | * If you make a change and decide to switch back to Original Medicare, will you be able to get the same supplemental coverage? |